

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

James F. Palma
Bernadette Palma
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.

No Respondents
Respondent(s).

Case No. 17-22525-GLT
Chapter: 13

Related to Document No. 217

Hearing Date: 11/2/22 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 25th of August, 2022*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 217 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before October 11, 2022*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *November 2, 2022 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
James F. Palma
Bernadette Palma
Debtors

Case No. 17-22525-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2022

User: auto
Form ID: 604

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James F. Palma, Bernadette Palma, 401 Brierly Lane, Pittsburgh, PA 15236-4223
14658637	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
14658641	+ BENEFICIAL, PO BOX 1099, Langhorne, PA 19047-6099
14646916	+ BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658640	BENEFICIAL, PO BOX 1231, Brandon, FL 33509-1231
14658642	BORO OF PLEASANT HILLS, Attn: Fred Jug, c/o Lisa Burkhart, 1109 Grant Bldg, 310 Grant Street, Pittsburgh, PA 15219
14658646	CITIFINANCIAL, C/O CARE DEPT, Fort Mill, SC 29715
14658647	+ CONCORD SERVICES CORP, 4150 DRINKWATER BLVD, STE 200, Scottsdale, AZ 85251-3643
14658657	+ JEFFERSON HILLS BOROUGH, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931
14658659	+ NASCO ROOFING & CONSTRUCTION, 1900 MCCARTNEY ROAD, Youngstown, OH 44505-5033
14658660	+ WEST JEFFERSON HILLS SD, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 25 2022 23:43:41	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 25 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 25 2022 23:39:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14653786	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 25 2022 23:43:51	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14655084	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 25 2022 23:38:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14650692	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 25 2022 23:38:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14646915	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Aug 25 2022 23:38:00	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14661467	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 25, 2022

Form ID: 604

Total Noticed: 43

		Aug 25 2022 23:38:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14658643	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 25 2022 23:43:50	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
14658644	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 25 2022 23:43:42	CAPITAL ONE AUTO FINANCE, PO BOX 60511, City of Industry, CA 91716-0511
14658645	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 25 2022 23:43:50	CAPITAL ONE BANK, PO BOX 85619, Richmond, VA 23285-5619
14658648	Email/Text: ebnnotifications@creditacceptance.com	Aug 25 2022 23:38:00	CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, Southfield, MI 48034
14658650	+ Email/Text: Banko@frontlineas.com	Aug 25 2022 23:39:00	CREDIT ONE BANK, C/O FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE, STE 250, Saint Paul, MN 55113-1783
14658649	Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2022 23:43:28	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500
14658651	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2022 23:43:28	CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873
14691900	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14658652	+ Email/Text: bankruptcy@diamondresorts.com	Aug 25 2022 23:38:00	Diamond Resorts International, 10600 W. Charleston Blvd, Las Vegas, NV 89135-1260
14727781	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 25 2022 23:39:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14658653	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 25 2022 23:39:00	FINGERHUT, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 60578, Los Angeles, CA 90060-0578
14658654	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 25 2022 23:38:00	GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143
15293220	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 25 2022 23:39:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14658655	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 25 2022 23:38:00	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
14658656	+ Email/PDF: gecsed@recoverycorp.com	Aug 25 2022 23:43:40	JC PENNEY, C/O SYCHRONY BANK, PO BOX 960090, ORLANDO, FL 32896-0090
14711058	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Aug 25 2022 23:39:00	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14699482	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2022 23:43:44	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14658658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 25 2022 23:43:27	MERRICK BANK, PO BOX 660702, Dallas, TX 75266-0702
14699607	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 25 2022 23:43:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14693685	^ MEBN	Aug 25 2022 23:37:03	NCB Management Services, Inc., One Allied Drive, Trevoise, PA 19053-6945
14702438	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 25, 2022

Form ID: 604

Total Noticed: 43

14647867 + Email/PDF: rmscedi@recoverycorp.com

Aug 25 2022 23:43:33

PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14719936 ^ MEBN

Aug 25 2022 23:38:08

UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BENEFICIAL CONSUMER DISCOUNT COMPANY
cr		Duquesne Light Company
cr		LSF10 Master Participation Trust, by Caliber Home
cr		Legacy Mortgage Asset Trust 2020-GS5
cr	*+	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	*+	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658639	*+	BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658638	*	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14705339	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 4 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Andrew K. Stutzman	on behalf of Defendant Beneficial Consumer Discount Company astutzman@stradley.com
Celine P. DerKrikorian	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmil@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmil@ecf.courtdrive.com mcohen@mwc-law.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 25, 2022

Form ID: 604

Total Noticed: 43

Marisa Myers Cohen

on behalf of Creditor LSF10 Master Participation Trust by Caliber Home Loans, Inc., solely in its capacity as servicer
ecfmail@ecf.courtdrive.com, mcohen@mwclaw.com

Michelle Badolato

on behalf of Defendant Beneficial Consumer Discount Company mbadolato@stradley.com bfecker@stradley.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Joint Debtor Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

TOTAL: 16